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TCW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: ) Attorney Docket No. 101  
Burkhalter, Swinton B. )  
Application No.: 09/775,336 )  
Filed: February 1, 2001 )  
For: INSURANCE SYSTEM AND )  
METHOD WITH )  
DISPROPORTIONAL )  
ALLOCATION )  
Examiner: Kalinowski, Alexander G. )  
Art Unit: 3626 )  
Confirmation No.: 9210 )  
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Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed January 5, 2005, please amend the above identified application as shown in the attached AMENDMENTS TO THE CLAIMS and as explained in the attached REMARKS.